

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Christopher L Gatling, Sr
Dawn Michele Gatling
Debtors

Case No. 19-00510-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Mar 20, 2024

User: AutoDocke
Form ID: 3180W

Page 1 of 5
Total Noticed: 71

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2024:

Recip ID	Recipient Name and Address
db	#+ Christopher L Gatling, Sr, 7958 Erinvale Ln, Seven Valleys, PA 17360-7700
jdb	#+ Dawn Michele Gatling, 7958 Erinvale Ln, Seven Valleys, PA 17360-7700
cr	Americredit Financial Services, Inc. Dba GM Finan, Dba GM Financial, P.O Box 183853, TX 76096
cr	+ Springfield Township York County Sewer Authority, P.O. Box 75, Seven Valleys, PA 17360-0075
5159136	+ BROCH HIVELY, 125 N GEORGE ST, York, PA 17401-1101
5159144	Fox and Fox Attorneys, 425 Swede Street, Suite 706, Norristown, PA 19401
5159132	Internal Revenue Service, Andover, MA 01810-9041
5159146	+ Johns Hopkins, PO Box 417714, Boston, MA 02241-7714
5159147	Johns Hopkins, PO Box 64896, Baltimore, MD 21264-4896
5184875	Johns Hopkins Hospital, PO Box 417714, Boston, MA 02241-7714
5159150	+ Lando Resorts, 2626 E. Oakland Park Blvd., Fort Lauderdale, FL 33306-1603
5159157	#+ Receivables Performance Mgmt, Attn: Bankruptcy, Po Box 1548, Lynnwood, WA 98046-1548
5159159	+ SECU, Attn: Bankruptcy, Po Box 23896, Baltimore, MD 21203-5896
5159160	+ SECU of Maryland, Attn: Bankruptcy, Po Box 23896, Baltimore, MD 21203-5896
5159162	+ Transunion Retirement, 4333 Edgewood, Cedar Rapids, IA 52499-0001
5184877	+ UMSJMGH ST. Joseph Cardiovascular, 7505 Osler Dr., Towson, MD 21204-7736
5159164	+ Vacation Village, 2975 Arabian Nights Blvd, Kissimmee, FL 34747-4551
5184876	WellSpan Health, PO Box 742688, Cincinnati, OH 45274-2688
5159167	+ White Rse Fin, 1601 S George St, York, PA 17403-4507
5159168	+ Yk Cr Bureau, 33 S Duke St, York, PA 17401-1401

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Mar 20 2024 22:44:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
5383984	EDI: PHINAMERI.COM	Mar 20 2024 22:44:00	Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
5170730	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Mar 20 2024 18:46:00	Ascendium Education Solutions, Inc., PO BOX 8961, Madison, WI 53708
5176542	+ EDI: PHINAMERI.COM	Mar 20 2024 22:44:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
5159135	+ EDI: PHINAMERI.COM	Mar 20 2024 22:44:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
5298455	+ EDI: PHINAMERI.COM	Mar 20 2024 22:44:00	Americredit Financial Services, Inc., d/b/a GM

			Fin, 4000 Embarcadero Dr., Arlington, TX 76014-4101
5174829	+ Email/Text: BANKRUPTCY@ASSETACCEPTANCE.COM	Mar 20 2024 18:46:00	Asset Acceptance LLC, Midland Credit Management as agent for, Asset Acceptance LLC, Po Box 2036, Warren, MI 48090-2036
5170892	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 20 2024 18:46:43	CW Nexus Credit Card Holdings 1, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5159137	+ EDI: CAPITALONE.COM	Mar 20 2024 22:44:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5183445	EDI: CAPITALONE.COM	Mar 20 2024 22:44:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5183066	Email/PDF: bncnotices@becket-lee.com	Mar 20 2024 18:57:23	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5186682	+ EDI: CITICORP	Mar 20 2024 22:44:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
5159138	+ EDI: CITICORP	Mar 20 2024 22:44:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
5159139	+ EDI: WFNNB.COM	Mar 20 2024 22:44:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5159140	+ EDI: WFNNB.COM	Mar 20 2024 22:44:00	Comenity Bkl/Ulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5159141	+ Email/PDF: creditonebknottifications@resurgent.com	Mar 20 2024 18:46:52	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
5159165	EDI: CITICORP	Mar 20 2024 22:44:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
5186759	EDI: Q3G.COM	Mar 20 2024 22:44:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
5159133	EDI: PENNDEPTREV	Mar 20 2024 22:44:00	Department of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001
5159133	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 20 2024 18:46:00	Department of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001
5159142	+ Email/Text: EBN@edfinancial.com	Mar 20 2024 18:46:00	EdFinancial Services, Attn: Bankruptcy, Po Box 36008, Knoxville, TN 37930-6008
5164960	+ Email/Text: EBN@edfinancial.com	Mar 20 2024 18:46:00	Edfinancial on behalf of US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
5188218	Email/Text: ECMCBKNotices@ecmc.org	Mar 20 2024 18:46:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
5159143	Email/Text: BNBLAZE@capitalsvcs.com	Mar 20 2024 18:46:00	First Saving Bank / Blaze, Attn: Bankruptcy, Po Box 5096, Sioux Falls, SD 57117
5159145	+ Email/Text: mstover@gercls.com	Mar 20 2024 18:46:00	Great Eastern Resort, PO Box 6006, Charlottesville, VA 22906-6006
5176438	EDI: IRS.COM	Mar 20 2024 22:44:00	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346
5159148	Email/Text: Collectbknottices@jhfcu.org	Mar 20 2024 18:46:00	Johns Hopkins Federal Credit Union, Attn: Bankruptcy, 2027 East Monument Street, Baltimore, MD 21205
5159149	+ Email/Text: PBNCNotifications@peritusservices.com	Mar 20 2024 18:46:00	Kohls/Capital One, Kohls Credit, Po Box 3120,

			Milwaukee, WI 53201-3120
5170396	Email/PDF: resurgentbknotifications@resurgent.com	Mar 20 2024 18:46:51	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5170891	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 20 2024 18:46:42	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5159151	+ Email/Text: bankruptcy@marinerfinance.com	Mar 20 2024 18:46:00	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
5159152	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 20 2024 18:46:42	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
5159153	+ Email/Text: Bankruptcies@nragroup.com	Mar 20 2024 18:46:00	National Recovery Agency, Attn: Bankruptcy, Po Box 67015, Harrisburg, PA 17106-7015
5159154	+ EDI: NAVIENTFKASMSERV.COM	Mar 20 2024 22:44:00	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
5159155	+ Email/Text: bnc@nordstrom.com	Mar 20 2024 18:46:19	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
5166581	EDI: AGFINANCE.COM	Mar 20 2024 22:44:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
5159156	+ EDI: AGFINANCE.COM	Mar 20 2024 22:44:00	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013
5183332	EDI: PRA.COM	Mar 20 2024 22:44:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5183333	EDI: PRA.COM	Mar 20 2024 22:44:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5159567	+ EDI: PRA.COM	Mar 20 2024 22:44:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5170415	Email/PDF: resurgentbknotifications@resurgent.com	Mar 20 2024 18:47:03	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5183329	EDI: Q3G.COM	Mar 20 2024 22:44:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5183328	EDI: Q3G.COM	Mar 20 2024 22:44:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5159158	^ MEBN	Mar 20 2024 18:40:48	RoundPoint Mortgage Servicing Corp, Attn: Bankruptcy, Po Box 19409, Charlotte, NC 28219-9409
5175905	^ MEBN	Mar 20 2024 18:40:51	RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd Buildings 6&8, Charlotte, NC 28217-1932
5172754	EDI: AISSPRINT	Mar 20 2024 22:44:00	Sprint Corp, Attention Bankruptcy, PO Box 7949, Overland Park, KS 66207-0949
5181751	+ Email/Text: secubankruptcy@secumd.com	Mar 20 2024 18:46:00	State Employees Credit Union, PO Box 2070, Glen Burnie, MD 21060-2070
5186171	+ Email/Text: bncmail@w-legal.com	Mar 20 2024 18:46:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
5159161	EDI: WTRRN BANK.COM	Mar 20 2024 22:44:00	Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440
5159163	+ Email/Text: bankruptcydepartment@tsico.com	Mar 20 2024 18:46:00	Transworld System Inc, Attn: Bankruptcy, Po Box 15618, Wilmington, DE 19850-5618
5159166	+ Email/Text: bankruptcynotification@wellspan.org	Mar 20 2024 18:46:00	Wellspan Health, 1001 S. George Street, York, PA

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5159134 + Email/Text: kcm@yatb.com 17403-3676
Mar 20 2024 18:46:00 York Adams Tax Bureau, PO BOX 15627, York,
PA 17405-0156
TOTAL: 52

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Americredit Financial Services, Inc., d/b/a GM Fin, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5436759	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court:, Americredit Financial Services, Inc., Db a GM Financial, P O Box 183853, Arlington, TX 76096
5184502	*+	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
5207775	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5305734	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5207776	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5305735	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

TOTAL: 0 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 22, 2024 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2024 at the address(es) listed below:

Name	Email Address
Craig S. Sharnetzka	on behalf of Creditor Springfield Township York County Sewer Authority csharnetzka@cgalaw.com tlocondro@cgalaw.com; rminello@cgalaw.com; kbrayboy@cgalaw.com; r48835@notify.bestcase.com; ephillips@cgalaw.com
Dawn Marie Cutaia	on behalf of Debtor 2 Dawn Michele Gatling dmcutaia@gmail.com cutaialawecf@gmail.com; FreshStartLawPLLC@jubilee bk.net; R46159@notify.bestcase.com; julie.yorkparalegal@gmail.com; r46159@notify.bestcase.com
Dawn Marie Cutaia	on behalf of Debtor 1 Christopher L Gatling Sr dmcutaia@gmail.com, cutaialawecf@gmail.com; FreshStartLawPLLC@jubilee bk.net; R46159@notify.bestcase.com; julie.yorkparalegal@gmail.com; r46159@notify.bestcase.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	

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on behalf of Creditor ROUNDPOINT MORTGAGE SERVICING CORPORATION bkgroup@kmlawgroup.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

William E. Craig

on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial wcraig@egalawfirm.com,
mortoncraigeef@gmail.com

TOTAL: 7

Information to identify the case:

Debtor 1

Christopher L Gatling Sr

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2397

EIN --

Debtor 2

Dawn Michele Gatling

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5926

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-00510-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher L Gatling Sr

Dawn Michele Gatling

By the
court:3/20/24Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.